DBS EXTERNAL API GATEWAY

FAST AND PAYNOW MESSAGE SPECIFICATION GUIDE

version 3.0

⊠DBS

Document Sign-Off

Revision History

Revision Date	Version	Summary of Changes
28/03/2019	2.7	-Added Revision History for tracking purpose. -Updated description of receiving account number to allow payLah account (mobile number)
04/09/2019	2.8	-Updated latest SwiftBic of participating banks
13/09/2019	2.9	-Standardize the document name -Updated sample request message
21/10/2019	3.0	- Updated Standard Error Code appendix indicating any Error Codes within A001-A010 will be in plain JSON (Unencrypted) - Added Failed Response Message Format from API Gateway - Added Sample Failed Response Message from API Gateway - Added new SwiftBic (SIVFSGSG) - Update transaction amount limit to 200k - Add error code (A003) - Specify EOD Report format separately for FAST only and FAST/PAYNOW - Identify fields which are defined as Array type

Table of Contents

1.   FAST AND PAYNOW MESSAGE SPECIFICATION

1.1.   Overview

The guide provides the message specification for real-time payments to and collection from DBS/POSB and the FAST participating banks in Singapore.

1.2.   Message Transfer & Structure

The real-time payments and collection REST API is using the JSON (JavaScript Object Notation) format and is called via a HTTPS request.

Each message consists of 3 building blocks: the header, body and signature.

BUILDING BLOCK	DESCRIPTION
Header	Identifies the type of message with the host name, key ID and the organisation ID (provided by DBS)
Body	Consists of the transaction details that are encrypted with the receiver's public PGP key
Signature	Contains the hash of the message that is signed using the sender's private key

1.3.   URL

METHOD	BANKING SERVICE URL
POST	rapid/fast/v1/payment/initiatePayment

1.4.   Character Set

The message can support the following set of characters:

1.   a b c d e f g h I j k l m n o p q r s t u v w x y z

2.   A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

3.   0 1 2 3 4 5 6 7 8 9 0

4.   ! " # $ % & ' ( ) * + , - . / : ; < = > ? @ [ ] ^ _ ` { | } ~
These characters can be valid characters in the fields specified.

5.   Space. Space can be valid in the fields specified but should not be inserted as the first or last character within any field.

1.5. Field Type

TYPE	DESCRIPTION
Numeric (N)	0-9; two decimal point scaling
Alphabetic (A)	a-z, A-Z
Alphanumeric (AN)	a-z, A-Z, 0-9
DateTime	YYYY-MM-DDTHH:MM:SS.mmm
SWIFT character set (S)	a-z, A-Z, 0-9
	/ - ? : ( ) . , ' +
	space character
String character set (G)	a-z, A-Z. 0-9
	! " # $ % & ' ( ) * + , - . / : ; < '= > ? @ [ ] ^ _ ` { | } ~
	space character
Email character set (EMAIL)	a-z, A-Z, 0-9
	! " # $ % ' ( ) * + , - . / : ; < '= > ? @ [ ] ^ _ ` { } ~

Note: '\' is not supported.

1.6. Field Requirement

REQUIREMENT	DESCRIPTION
M	Mandatory
O	Optional
CM	Conditional Mandatory

1.7. Request Message Format

The table shows the structural formatting and field validations in each building block.

a. Message Header

The message starts with a header that contains the following information:

POST /rapid/fast/v1/payment/initiatePayment
KeyId: <keyId>
ORG_ID: <orgId>
Content-Type: application/json

<keyId> is the key value that is exchanged with DBS. It is to be provided by DBS.
<orgId> is the Company ID given by DBS. All alphabet characters should be in capital letters.

b. Message Body

The transaction details are compulsory and should be encrypted using PGP with the bank's public key.

NO.	FIELD NAME	TYPE (LENGTH)	M / O / CM	DESCRIPTION
1.0	**header**	**Class**	**M**	**This block contains the request message header.**
1.1	msgId	AN(35)	M	Message ID identifies a message. It must be unique. Proposed format: <YYYYMMDD><sequence number>
1.2	orgId	AN(12)	M	Company ID given by DBS. All alphabet characters should be in capital letters.
1.3	timeStamp	DateTime	M	Date and time of the message Format: YYYY-MM-DDTHH:MM:SS.mmm. E.g. 2017-03-04T15:07:26.123
2.0	**txnInfo**	**Class**	**M**	**This block contains the transaction details.**
2.1	customerReference	S(35)	M	A unique description for your beneficiary to identify the transaction and your reconciliation. This information will be shown on their account statement. It should be unique for 93 days. Proposed format: <description for your beneficiary><transaction ID> where transaction ID is unique.
2.2	txnType	AN(3)	M	Transaction type. Payments – Value: 'GPP' Collection – Value: 'GPC' PayNow Payment – Value: 'PPP'
2.3	txnDate	DateTime	M	Date of the transaction. Date is always current date (7 days a week including public holiday) and cannot be a past or future date. Format: YYYY-MM-DD
2.4	txnCcy	AN(3)	M	Transaction currency. Currency provided need to match with multi-currency account suffix if account number provided with suffix. Value: 'SGD'

NO.	FIELD NAME	TYPE (LENGTH)	M / O / CM	DESCRIPTION
2.5	txnAmount	N(9).N(2) or N(12)	M	Transaction amount with cents as 2 decimal points. E.g $1,000.99 will be formatted as '1000.99' Transaction limit (industry) is SGD200,000.
2.6	purposeOfPayment	AN(4)	O	Purpose of payment, denoted by a 4-alphabet code. The description is shown on the account statement of the party you are paying to. Purpose code will be defaulted to 'OTHR' (Other) if this field is omitted. Refer to "**Purpose Code**" in appendix.
2.7	**senderParty**	**Class**	**M**	**This block contains your corporate bank account details.**
2.7.1	name	G(140)	M	This is your corporate name. This is for your beneficiary to identify that you are paying or collecting from them as it will be shown on their account statement (up to 35 characters).
2.7.2	accountNo	AN(34)	M	Your corporate account number. Hyphen is to be excluded. Multi-currency account number can be provided with/without suffix (ISO currency code or numeric code)
2.7.3	swiftBic	AN(11)	M	SWIFT BIC of your corporate account. Value: 'DBSSSGSGXXX'
2.7.4	bankCtryCode	A(2)	M	Bank country code. Value: 'SG'
2.7.5	mandateId	S(35)	CM	Direct debit authorization reference to identify the party you are collecting from. Mandatory for collection Omit this field for payments (value: GPP & PPP).
2.8	**receivingParty**	**Class**	**M**	**This block contains details of the party you are paying to or collecting from.**
2.8.1	name	G(140)	M	The name of the party you are paying to or collecting from.
2.8.2	accountNo	AN(34)	CM	The account number of the party you are paying to or collecting from. For payment (GPP), this could be an account number or a PayLah account (mobile number) e.g. 6581231234. Hyphens should be excluded. For HSBC, OCBC and SBI, the branch code must be included at the front of the account number. Use this field for payments and collection (value: GPP & GPC). Omit for PayNow (Value "PPP") Message reject if this value is provided for PPP
2.8.3	swiftBic	AN(11)	CM	Unique code to identify the receiving bank. Refer to "**SWIFT BIC**" in appendix. Use this field for payments and collection (value: GPP & GPC). Omit for PayNow (Value "PPP"). Will be ignored if provided for 'PPP'
2.8.4	bankCtryCode	A(2)	M	Bank country code. Value: 'SG'

NO.	FIELD NAME	TYPE (LENGTH)	M / O / CM	DESCRIPTION
2.8.5	**addresses**	**Array**	**O**	**Array list that contains Address of the party you are paying to or collecting from.** **Maximum of 3 address elements.**
2.8.5.1	address	G(35)	O	Address of the party you are paying to or collecting from. Maximum of 35 per address.
2.8.6	proxyType	S(1)	CM	Proxy type. NRIC – Value: 'N' Mobile – Value: 'M' UEN – Value: 'U' Use this field for PayNow (Value "PPP'). Omit for payments and collection (value: GPP & GPC). Message reject if this value is provided for GPP or GPC
2.8.7	proxyValue	S(35)	CM	Proxy Value. NRIC or Mobile Number or UEN. Value must correspond to the type provided in 2.8.6 Use this field for PayNow (Value "PPP'). Omit for payments and collection (value: GPP & GPC). Message reject if this value is provided for PPP
2.9	**adviseDelivery**	**Class**	**O**	**This block contains the advice that you are sending to the party you are paying to or collecting from. This is optional.**
2.9.1	mode	A(4)	O	Advice is sent to the email of the party you are paying to or collecting from. Email - Value: 'EMAL' SMS - Value: 'SMS' Both - Value: 'ES' Omit this field if you are not sending an advice.
2.9.2	**emails**	**Array**	**CM**	**Email address to send the advice to. Allow to add up to 5 email addresses. E.g. email@gmail.com** **This field is mandatory if you selected mode = 'EMAL' or 'ES'**
2.9.2.1	email	EMAIL(75)	CM	Email address to send the advice to. E.g. email@gmail.com
2.9.3	**phoneNumbers**	**Array**	**CM**	**Mobile number to send the SMS advice to. Allow to add up to 5 mobile numbers.** **This field is mandatory if you selected mode = 'SMS' or 'ES'**
2.9.3.1	phoneNumber	N (8-20)	CM	Mobile phone number Example: +6591111111
2.9.4	**rmtInf**	**Class**	**CM**	**This block contains the transaction details.**
2.9.4.1	**paymentDetails**	**Array**	**CM**	**Array list that contains the Details of payments. It will also be sent to the bank of the party you are paying to or collecting from.** **This field is only required if you selected mode = 'EMAL' or 'ES'.**

NO.	FIELD NAME	TYPE (LENGTH)	M / O / CM	DESCRIPTION
2.9.4.1.1	paymentDetail	S(140)	CM	Details of payments. This information will be included in the advice that is sent via email. It will be sent to the bank of the party you are paying to. Maximum of 140 per line.
2.9.4.2	**clientReferences**	**Array**	**CM**	**Additional information. This information will be included in the advice that is sent via email.** **Allow up to 2 clientReference elements. Support first line of 140 characters followed by second line of 20 characters.** **This field is only required if you selected mode = 'EMAL' or 'ES'**
2.9.4.2.1	clientReference	G(160)	CM	Additional information. This information will be included in the advice that is sent via email. Maximum of 140 per line.
2.9.4.3	**invoiceDetails**	**Array**	**CM**	**Invoice details. This information will be included in the advice that is sent via email.** **Maximum of 500 lines with 140 per line.** **This field is only required if you selected mode = 'EMAL' or 'ES'**
2.9.4.3.1	invoice	G(70000)	CM	Invoice details. This information will be included in the advice that is sent via email. Maximum of 140 per line.

1.8. Response Message Format

The response from the bank to the request message. Each request message should have one response message.

NO.	FIELD NAME	TYPE (LENGTH)	M / O / CM	DESCRIPTION
1.0	**header**	**Class**	**M**	**This block contains the response message header.**
1.1	msgId	AN(35)	M	From the request message
1.2	timeStamp	DateTime	M	Date and time of the response message. Format: YYYY-MM-DDTHH:MM:SS.mmm. E.g. 2017-03-04T15:07:26.123
2.0	**txnResponse**	**Class**	**M**	**This block contains the transaction status.**
2.1	customerReference	S(35)	M	From the request message
2.2	txnType	AN(3)	M	From the request message
2.3	txnRefId	AN(35)	M	Unique transaction reference by the bank.
2.4	bankReference	AN(35)	O	Back Office unique ID (assigned by the bank) Value assigned by IPE2

NO.	FIELD NAME	TYPE (LENGTH)	M / O / CM	DESCRIPTION
2.5	txnStatus	A(4)	M	Status code of the transaction: a. Value: 'ACTC' - successful b. Value: 'RJCT' - rejected c. Value; 'ACWC' - successful with change in payment date d. Value: 'PDNG' - pending Refer to **'Transaction Status'** in appendix.
2.6	txnRejectCode	AN(4)	O	Rejection code when transaction is rejected. Refer to '**Transaction Rejection Reason'** in appendix.
2.7	txnStatusDescription	S(256)	M	Transaction status description. Refer to **'Transaction Rejection Reason'** in appendix.
2.8	txnSettlementAmt	N(9).N(2)	O	Transaction settlement amount with cents as 2 decimal points. E.g. $1,000.99 will be formatted as '1000.99'. Tag will be there with empty value if the request is rejected at validation and CAS lookup.
2.9	txnSettlementDt	DateTime	O	Date and time the transaction is processed. Format: YYYY-MM-DDTHH:MM:SS.mmm. E.g. 2017-03-04T15:07:26.123 Tag will be there with empty value if the request is rejected at validation and CAS lookup.

In the event the response message is not received from the bank, the same request message with a *different* message ID can be sent to the bank. The bank will return the status of the request with the following values:

FIELD NAME	VALUE
txnStatus	RJCT
txnRejectCode	I103
txnStatusDescription	DUPL - ACTC - Success
	DUPL - PDNG - I203 Validator error
	DUPL - RJCT – <original txnRejectCode> <original txnStatusDescription>

1.8.1 Failed Response Message Format (From API Gateway)

NO.	FIELD NAME	TYPE (LENGTH)	M / O / CM	DESCRIPTION
1.0	**header**	**Class**	**M**	**This block contains the response message header.**
1.1	msgId	AN (35)	M	Message ID from the request message

NO.	FIELD NAME	TYPE (LENGTH)	M / O / CM	DESCRIPTION
1.2	timeStamp	DateTime	M	Message time stamp Date and Time Format will follow the format indicated in the request file.
2.0	**txnResponse**	**Class**	**M**	**This block contains the status of the enquiry.**
2.1	txnRejectCode	AN (10)	CM	Transaction status code
2.2	txnStatusDescription	AN (250)	CM	Transaction Status description
2.3	txnStatus	A (4)	M	Transaction Status Value: 'RJCT' - rejected
2.4	customerReference	S (35)	O	Customer reference
2.5	txnType	AN (4)	O	Transaction type
2.6	txnRefId	AN (35)	O	Transaction reference ID
2.7	txnSettlementAmt	N(9).N(2) Or N(12)	O	Transaction Settlement Amount
2.8	txnSettlementDt	DateTime	O	Transaction Settlement Date

1.9. Sample Request Message

a. Payment

```
Content-Type : application/json
{
        "header":{
                "msgId":"SG70123987456",
                "orgId":"0123",
                "timeStamp":"2017-01-26T16:16:43.567"
        },
        "txnInfo":{
                "customerReference":"31345",
                "txnType":"GPP",
                "txnDate":"2017-01-26",
                "txnCcy":"SGD",
                "txnAmount":"1063.5",
                "purposeOfPayment":"LOAR",
                "senderParty":{
                        "name":"CADIS LTD",
                        "accountNo":"0123456789",
                        "swiftBic":"DBSSGSGXXX",
                        "bankCtryCode" : "SG"
                },
                "receivingParty":{
                        "name":"JOHN TAN",
                        "accountNo":"0987654321",
                        "swiftBic":"OCBCSGSGXXX",
                        "bankCtryCode" : "SG",
                        "addresses":[
                                {"address":"12 Marina Boulevard"},
                                {"address":"03-123"},
```

```
                                      {"address":"S(018982)"}
                              ]
                      },
                      "adviseDelivery":{
                              "mode":"ES",
                              "emails":[
                                              {"email":"johntan@john.com"},
                                              {"email":"john.tan@hmail.com"}
                              ],
                              "phoneNumbers":[
                                              {"phoneNumber":"65987654321"},
                                              {"phoneNumber":"65801234567"}
                              ]
                      },
                      "rmtInf":{
                              "paymentDetails":[
                                              {"paymentDetail":""}
                              ],
                              "clientReferences":[
                                              {"clientReference":""}
                              ],
                              "invoiceDetails":[
                                              {"invoice": ""}
                              ]
                      }
              }
      }
}
```

1.10. Sample Response Message

a. Success Response

```
Content-Type : application/json
{
        "header":{
                "msgId":" SG70123987456",
                "timeStamp":"2017-01-26T16:16:43.567"
        },
        "txnResponse":{
                "customerReference":"31345",
                "txnType":"GPP",
                "txnRefId":"IG2016030412345",
                "bankReference":"1808311038341RKCO020",
                "txnStatus":"ACTC",
                "txnRejectCode":"",
                "txnStatusDescription":"Success",
                "txnSettlementAmt": "123.10",
                "txnSettlementDt":"2017-01-26T16:16:43.567"
        }
}
```

b. Failed Response

```
Content-Type : application/json
{
        "header":{
                "msgId":" SG70123987456",
                "timeStamp":"2017-01-26T16:16:43.567"
        },
        "txnResponse":{
                "customerReference":"31345",
                "txnType":"GPP",
                "txnRefId":"IG2016030412345",
                "bankReference":"1808311038341RKCO020",
                "txnStatus":"RJCT",
                "txnRejectCode":"1160",
                "txnStatusDescription":"Payer/payee account is closed",
                "txnSettlementAmt": "123.10",
                "txnSettlementDt":"2017-01-26T16:16:43.567"
        }
}
```

c. Failed Response from API Gateway

```
Content-Type: application/json
{
   "header": {
      "msgId": "Id-ef3fb05d1c90ee8e2008fd41",
      "timeStamp": "2019-10-23T19:56:32.024+0800"
   },
   "txnResponse": {
      "customerReference": "",
      "txnType": "",
      "txnRefId": "",
      "txnStatus": "RJCT",
      "txnRejectCode": "A001",
      "txnStatusDescription": "Organisation ID is incorrect",
      "txnSettlementAmt": "",
      "txnSettlementDt": ""
   }
}
```

1.11. Email Transaction Advice

A transaction advice in PDF will be sent to the email address of the receiving party that is specified in message. It will be sent by DBS from the email address 'DBSeAdvice@dbs.com'.

A separate email will be sent to each receiving party:

- Payment that is credited to the 3rd party bank account;
- Collection that is withdrawn from the 3rd party bank account; and
- Collection that failed to be withdrawn from the 3rd party bank account.

a. Email Content

From: DBSeAdvice@dbs.com

To: <emails>

Subject: Bank Fund Transfer/<customerReference>

Dear Customer,

This attached Advice is sent to you for information only.

This is an automatically generated notification.

Please do not reply to this email. Contact us at our corporate hotline at 1800-222-2200 between 8:30am to 6:15pm, for any service requests.

Yours Sincerely,
DBS Bank Ltd

b. Transaction Advice (PDF)

Payment

DBS. Living, Breathing Asia

TRANSACTION ADVICE

Page 1 or 1

<receivingParty name>

Date: <txnDate DD MMM YYYY>
Batch ID:
Batch Reference: <customerReference>
Beneficiary Reference:

On behalf of <senderParty name>, DBS has remitted a payment of SGD <txnAmount> to the account linked to <Proxy Type> <Proxy Value(mask the leading characters by "X" and show only last 4 characters of the proxy)> on <txnDate DD MMM YYYY>. The details for the payment are as follows:

Purpose of Payment: <purposeOfPayment>-<purposeOfPayment description>

Client Reference: <clientReferences>

Invoice Details: <invoiceDetails>

Yours Sincerely,
DBS Bank Ltd

CONFIDENTIAL NOTE: *Any data, information or message transmitted through this email is confidential and intended for the sole use of the intended recipient. If you are not the intended recipient, please do not use, disclose, copy or disseminate this message or any part thereof and kindly notify us immediately and delete this message (and all copies) from your device, equipment or system and destroy all hard copies.*

The advice is auto-generated by DBS Bank Ltd

Collection

DBS. Living, Breathing Asia

TRANSACTION ADVICE   Page 1 or 1

<receivingParty name>   **Date:**   <txnDate DD MMM YYYY>
                                 Batch ID:
                                 Batch Reference: <customerReference>
                                 DDA Reference: <mandateId>

On behalf of <senderParty name>, DBS has debited SGD <txnAmount> from your bank
account number – XXXXX<last 5 digits of receivingParty accountNo> with <bank name
based on receivingParty swiftBic> on <txnDate DD MMM YYYY>. The details for the
collection are as follows:

Purpose of Payment: <purposeOfPayment>-<purposeOfPayment description>

Client Reference: <clientReferences>

Invoice Details: <invoiceDetails>

Yours Sincerely,
DBS Bank Ltd

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recipient, please do not use, disclose, copy or disseminate this message or any part thereof and
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or system and destroy all hard copies.*

            The advice is auto-generated by DBS Bank Ltd

Failed Collection

DBS. Living, Breathing Asia

TRANSACTION ADVICE   Page 1 or 1

<receivingParty name>   **Date:**   <txnDate DD MMM YYYY>
                                         Batch ID:
                                         Batch Reference: <customerReference>
                                         DDA Reference: <mandateId>

Please note that a collection against your account for SGD <txnAmount> by <senderParty name> on <txnDate DD MMM YYYY> was unsuccessful due to the following reason: <txnStatusDescription>. The details for the collection are as follows:

Purpose of Payment: <purposeOfPayment>-<purposeOfPayment description>

Payment Details: <paymentDetails>

Client Reference: <clientReferences>

Invoice Details: <invoiceDetails>

Yours Sincerely,
DBS Bank Ltd

***CONFIDENTIAL NOTE**: Any data, information or message transmitted through this email is confidential and intended for the sole use of the intended recipient. If you are not the intended recipient, please do not use, disclose, copy or disseminate this message or any part thereof and kindly notify us immediately and delete this message (and all copies) from your device, equipment or system and destroy all hard copies.*

                    The advice is auto-generated by DBS Bank Ltd

a. Sample Payment Email Advice to Beneficiary

Subject:	Bank Fund Transfer/EBGPP51012295421/test ideal advice
Message	271-20151012-20867_1.PDF (85 KB)

Dear Customer,

This attached Advice is sent to you for information only.

This is an automatically generated notification.

Please do not reply to this email. Contact us at our corporate hotline at 1800-222-2200 between 8:30am to 6:15pm, for any service requests.

Yours Sincerely,
DBS Bank Ltd

DBS. Living, Breathing Asia ⊠DBS

TRANSACTION ADVICE

Page 1 of 1

GTS Test Account

Date:	12 Oct 2015
Batch ID:	
Batch Reference:	EBGPP51012295421
Beneficiary Reference:	

On behalf of GLOBAL TRANSACTION SVS - DO NOT PR, DBS has remitted a payment of SGD 0.01 into your DBS BANK LTD. account number - XXXXX08104 on 12 Oct 2015. The details for the payment are as follows:

Purpose of Payment: SALA-Salary Payment

Client Reference: Client reference 1
                      Client reference 2
                      Client reference 3
                      Client reference 4

Invoice Details: Invoice details

1.12. Report

The report is designed to allow your system to perform reconciliation of the transactions that you have sent to the bank.

The table shows the report availability and the way the report will be sent to you. A report with only contain the header and trailer when there is no transaction for the day.

REPORT	CHANNEL	FILE NAME	TIME
A CSV file containing transactions sent to the bank from 00:00:00 to 23:59:59 on transaction date (txnDate) T day	IDEAL Connect	\<orgId\>.IG_RECON.XXXXXX\<Last 4 digits of account\>.DDDMMYYT\<HHMMSS\>.csv where \<orgId\> is Company ID that is 12 characters with trailing 'X'.	By 5:00am on T+1, 7 days a week including public holidays

Transaction status 'ACWC will be included in the report on the day that is sent to the bank. For example, if a transaction is sent to the bank at 23:59 on 30 August but processed by the bank at 00:01 on 31 August, it will be included in the report that contains transactions dated 30 August.

Duplicate request and request that fails format validation will not be included in the report. Refer to "**Report Exclusion**" in appendix.

1.12.1 Report Structure- FAST (Payments and Collections) and PAYNOW

The report is structured in 3 blocks: header, details and trailer.

* Applicable for **Paynow** Payment (PPP) subscription only or **Paynow** Payment (PPP) and Fast Payment (GPP) and/or Fast Collection (GPC) subscription. Please refer to *Section 1.12.2 Report Structure- FAST (Payments and Collections)* if there is only GPP and/or GPC subscription.

a. Header

There is one header and is compulsory.

NO.	FIELD NAME	MESSAGE FIELD	TYPE (LENGTH)	DESCRIPTION
1.1	Date & Time	-	DateTime	Date and time of the report Format: DD/MM/YYYY HH:MM:SS E.g. 9/4/2017 10:33:44 The report date will be T+1 where T is the transaction date.
1.2	Sender's Company ID	senderParty - orgId	String (12)	Company ID of the Customer
1.3	Originating Bank BIC	senderParty - swiftBic	String (11)	SWIFT BIC of your corporate account.
1.4	Originating Account Number	senderParty - accountNo	Number (34)	Customer Account Number
1.5	Originator Name	senderParty - name	String (140)	Customer Account Name
1.6	Report ID	-	String (3)	3-digit ID that uniquely identifies the report
1.7	Placeholder	-	-	For future use.

NO.	FIELD NAME	MESSAGE FIELD	TYPE (LENGTH)	DESCRIPTION
1.8	Placeholder	-	-	For future use.
1.9	Placeholder	-	-	For future use.
1.10	Placeholder	-	-	For future use.
1.11	Placeholder	-	-	For future use.
1.12	Placeholder	-	-	For future use.
1.13	Placeholder	-	-	For future use.
1.14	Placeholder	-	-	For future use.
1.15	Placeholder	-	-	For future use.
1.16	Placeholder	-	-	For future use.
1.17	Placeholder	-	-	For future use.
1.18	Placeholder	-	-	For future use.
1.19	Placeholder	-	-	For future use.
1.20	Placeholder	-	-	For future use.
1.21	Placeholder	-	-	For future use.
1.22	Placeholder	-	-	For future use.
1.23	Placeholder	-	-	For future use.
1.24	Placeholder	-	-	For future use.

b. Details

There is at least one detail record when there are transactions.

NO.	FIELD NAME	MESSAGE FIELD	TYPE (LENGTH)	DESCRIPTION
2.1	Message ID	msgId	String (35)	Message ID sent in the request message
2.2	Transaction Type	txnType	String (3)	Payment: GPP Collection: GPC PayNow Payment: PPP
2.3	Receiving Bank BIC	receivingParty - swiftBic	String (11)	SWIFT BIC of receiving bank.
2.4	Receiving Account Number	receivingParty - accountNo	Number (34)	For GPP/GPC: Receiving Account Number For PPP: This field will be blank.

NO.	FIELD NAME	MESSAGE FIELD	TYPE (LENGTH)	DESCRIPTION
2.5	Receiving Name	name	String (140)	Receiving Account Name
2.6	Proxy Type	receivingParty - proxyType	String (1)	For PPP: Proxy Type For GPP/GPC: This field will be blank.
2.7	Proxy Value	receivingParty - proxyValue	String (35)	For PPP: Proxy Value For GPP/GPC: This field will be blank.
2.8	Transaction Currency	txnCcy	String (3)	Transaction Currency
2.9	Transaction Amount	txnAmount	Number (12)	Transaction Amount
2.10	Customer Reference	customerReference	String (35)	Customer Reference
2.11	DDA reference	mandateId	String (35)	For GPC: DDA reference
2.12	Transaction Date	txnSettlementDt	Date	Date the transaction is processed. Format: DDMMYYYY
2.13	Transaction Time	txnSettlementDt	Time	Time the transaction is processed. Format: HHMMSS
2.14	Transaction Status	txnStatus	String (4)	Value: 'ACTC', 'RJCT', 'ACWC' or 'PDNG'
2.15	Rejection Code	txnRejectCode	String (4)	Rejection Code
2.16	Rejection Reason	txnStatusDescription	String (256)	Rejection Reason
2.17	State of PayNow transactions	-	String (1)	<blank> - I3BE rejection before sending to CAS look-up (This may be returned based on the rejection from I3BE validations). Both the enquiry and transaction processing are not reached at this point 'E' - If the processing reaches CAS look-up but doesn't reach transaction processing. Possible status: RJCT (In this case, if there's a time-out in CAS look-up, PayNow state will be <blank>) 'T' - If processing passed the enquiry and transaction processing is reached Possible status: ACTC, PDNG, RJCT
2.18	Placeholder	-	-	For future use.
2.19	Placeholder	-	-	For future use.
2.20	Placeholder	-	-	For future use.

NO.	FIELD NAME	MESSAGE FIELD	TYPE (LENGTH)	DESCRIPTION
2.21	Placeholder	-	-	For future use.
2.22	Placeholder	-	-	For future use.
2.23	Placeholder	-	-	For future use.
2.24	Placeholder	-	-	For future use.

c. Trailer

There is one trailer and is compulsory.

NO.	FIELD NAME	TYPE (LENGTH)	DESCRIPTION
3.1	Total Number of Payments	-	Total number of transactions with 'GPP'. It will be '0' if there is no transaction.
3.2	Number of Success Payments	-	Total number of transactions with 'GPP', and status 'ACTC' and 'ACWC'. It will be '0' if there is no transaction.
3.3	Number of Failed Payments	-	Total number of transactions with 'GPP' and status 'RJCT'. It will be '0' if there is no transaction.
3.4	Number of Pending payments	-	Total number of transactions with 'GPP' and status 'PDNG'. It will be '0' if there is no transaction.
3.5	Total Amount of Payments	-	Total value of transactions with 'GPP'. It will be '0' if there is no transaction.
3.6	Amount of Success Payments	-	Total value of transactions with 'GPP,' and status 'ACTC' and 'ACWC'. It will be '0' if there is no transaction.
3.7	Amount of Failed Payments	-	Total value of transactions with 'GPP' and status 'RJCT'. It will be '0' if there is no transaction.
3.8	Amount of Pending Payments	-	Total value of transactions with 'GPP' and status 'PDNG'. It will be '0' if there is no transaction.
3.9	Total Number of Collection	-	Total number of transactions with 'GPC'. It will be '0' if there is no transaction.
3.10	Number of Success Collection	-	Total count with transaction code 'GPC', and status 'ACTC' and 'ACWC'. It will be '0' if there is no transaction.
3.11	Number of Failed Collection	-	Total count with transaction code 'GPC' and status 'RJCT'. It will be '0' if there is no transaction.
3.12	Number of Pending Collection	-	Total count with transaction code 'GPC' and status 'PDNG'. It will be '0' if there is no transaction.
3.13	Total Amount of Collection	-	Total value with transaction code 'GPC'. It will be '0' if there is no transaction.
3.14	Amount of Success Collection	-	Total value with transaction code 'GPC' and status 'ACTC' and 'ACWC'. It will be '0' if there is no transaction.
3.15	Amount of Failed Collection	-	Total value with transaction code 'GPC' and status 'RJCT'. It will be '0' if there is no transaction.
3.16	Amount of Pending Collection	-	Total value with transaction code 'GPC' and status 'PDNG'. It will be '0' if there is no transaction.

NO.	FIELD NAME	TYPE (LENGTH)	DESCRIPTION
3.17	Total Number of Payments	-	Total number of transactions with 'PPP'. It will be '0' if there is no transaction.
3.18	Number of Success Payments	-	Total number of transactions with 'PPP', and status 'ACTC' and 'ACWC'. It will be '0' if there is no transaction.
3.19	Number of Failed Payments	-	Total number of transactions with 'PPP' and status 'RJCT'. It will be '0' if there is no transaction.
3.20	Number of Pending payments	-	Total number of transactions with 'PPP' and status 'PDNG'. It will be '0' if there is no transaction.
3.21	Total Amount of Payments	-	Total value of transactions with 'PPP'. It will be '0' if there is no transaction.
3.22	Amount of Success Payments	-	Total value of transactions with 'PPP,' and status 'ACTC' and 'ACWC'. It will be '0' if there is no transaction.
3.23	Amount of Failed Payments	-	Total value of transactions with 'PPP' and status 'RJCT'. It will be '0' if there is no transaction.
3.24	Amount of Pending Payments	-	Total value of transactions with 'PPP' and status 'PDNG'. It will be '0' if there is no transaction.

1.12.2 Report Structure- FAST (Payments and Collections)

The report is structured in 3 blocks: header, details and trailer.
* Applicable for Fast Payment (GPP) and/or Fast Collection (GPC) subscription only. Please refer to *Section 1.12.1 Report Structure- FAST (Payments and Collections) and PAYNOW* if **Paynow** Payment (PPP) is subscribed together with GPP and/or GPC.

a. Header

There is one header and is compulsory.

NO.	FIELD NAME	MESSAGE FIELD	TYPE (LENGTH)	DESCRIPTION
1.1	Date & Time	-	DateTime	Date and time of the report Format: DD/MM/YYYY HH:MM:SS E.g. 9/4/2017 10:33:44 The report date will be T+1 where T is the transaction date.
1.2	Sender's Company ID	senderParty - orgId	String (12)	Company ID of the Customer
1.3	Originating Bank BIC	senderParty - swiftBic	String (11)	SWIFT BIC of your corporate account.
1.4	Originating Account Number	senderParty - accountNo	Number (34)	Customer Account Number
1.5	Originator Name	senderParty - name	String (140)	Customer Account Name
1.6	Report ID	-	String (3)	3-digit ID that uniquely identifies the report
1.7	Placeholder	-	-	For future use.
1.8	Placeholder	-	-	For future use.

NO.	FIELD NAME	MESSAGE FIELD	TYPE (LENGTH)	DESCRIPTION
1.9	Placeholder	-	-	For future use.
1.10	Placeholder	-	-	For future use.
1.11	Placeholder	-	-	For future use.
1.12	Placeholder	-	-	For future use.
1.13	Placeholder	-	-	For future use.
1.14	Placeholder	-	-	For future use.
1.15	Placeholder	-	-	For future use.
1.16	Placeholder	-	-	For future use.
1.17	Placeholder	-	-	For future use.
1.18	Placeholder	-	-	For future use.
1.19	Placeholder	-	-	For future use.
1.20	Placeholder	-	-	For future use.
1.21	Placeholder	-	-	For future use.
1.22	Placeholder	-	-	For future use.
1.23	Placeholder	-	-	For future use.
1.24	Placeholder	-	-	For future use.

b. Details

There is at least one detail record when there are transactions.

NO.	FIELD NAME	MESSAGE FIELD	TYPE (LENGTH)	DESCRIPTION
2.1	Message ID	msgId	String (35)	Message ID sent in the request message
2.2	Transaction Type	txnType	String (3)	Payment: GPP Collection: GPC PayNow Payment: PPP
2.3	Receiving Bank BIC	receivingParty - swiftBic	String (11)	SWIFT BIC of receiving bank.
2.4	Receiving Account Number	receivingParty - accountNo	Number (34)	For GPP/GPC: Receiving Account Number For PPP: This field will be blank.
2.5	Receiving Name	name	String (140)	Receiving Account Name
2.6	Transaction Currency	txnCcy	String (3)	Transaction Currency

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NO.	FIELD NAME	MESSAGE FIELD	TYPE (LENGTH)	DESCRIPTION
2.7	Transaction Amount	txnAmount	Number (12)	Transaction Amount
2.8	Customer Reference	customerReference	String (35)	Customer Reference
2.9	DDA reference	mandateId	String (35)	For GPC: DDA reference
2.10	Transaction Date	txnSettlementDt	Date	Date the transaction is processed. Format: DDMMYYYY
2.11	Transaction Time	txnSettlementDt	Time	Time the transaction is processed. Format: HHMMSS
2.12	Transaction Status	txnStatus	String (4)	Value: 'ACTC', 'RJCT', 'ACWC' or 'PDNG'
2.13	Rejection Code	txnRejectCode	String (4)	Rejection Code
2.14	Rejection Reason	txnStatusDescription	String (256)	Rejection Reason
2.15	Placeholder	-	-	For future use.
2.16	Placeholder	-	-	For future use.
2.17	Placeholder	-	-	For future use.
2.18	Placeholder	-	-	For future use.
2.19	Placeholder	-	-	For future use.
2.20	Placeholder	-	-	For future use.
2.21	Placeholder	-	-	For future use.
2.22	Placeholder	-	-	For future use.
2.23	Placeholder	-	-	For future use.
2.24	Placeholder	-	-	For future use.

c. Trailer

There is one trailer and is compulsory.

NO.	FIELD NAME	TYPE (LENGTH)	DESCRIPTION
3.1	Total Number of Payments	-	Total number of transactions with 'GPP'. It will be '0' if there is no transaction.
3.2	Number of Success Payments	-	Total number of transactions with 'GPP', and status 'ACTC' and 'ACWC'. It will be '0' if there is no transaction.
3.3	Number of Failed Payments	-	Total number of transactions with 'GPP' and status 'RJCT'. It will be '0' if there is no transaction.

NO.	FIELD NAME	TYPE (LENGTH)	DESCRIPTION
3.4	Number of Pending payments	-	Total number of transactions with 'GPP' and status 'PDNG'. It will be '0' if there is no transaction.
3.5	Total Amount of Payments	-	Total value of transactions with 'GPP'. It will be '0' if there is no transaction.
3.6	Amount of Success Payments	-	Total value of transactions with 'GPP,' and status 'ACTC' and 'ACWC'. It will be '0' if there is no transaction.
3.7	Amount of Failed Payments	-	Total value of transactions with 'GPP' and status 'RJCT'. It will be '0' if there is no transaction.
3.8	Amount of Pending Payments	-	Total value of transactions with 'GPP' and status 'PDNG'. It will be '0' if there is no transaction.
3.9	Total Number of Collection	-	Total number of transactions with 'GPC'. It will be '0' if there is no transaction.
3.10	Number of Success Collection	-	Total count with transaction code 'GPC', and status 'ACTC' and 'ACWC'. It will be '0' if there is no transaction.
3.11	Number of Failed Collection	-	Total count with transaction code 'GPC' and status 'RJCT'. It will be '0' if there is no transaction.
3.12	Number of Pending Collection	-	Total count with transaction code 'GPC' and status 'PDNG'. It will be '0' if there is no transaction.
3.13	Total Amount of Collection	-	Total value with transaction code 'GPC'. It will be '0' if there is no transaction.
3.14	Amount of Success Collection	-	Total value with transaction code 'GPC' and status 'ACTC' and 'ACWC'. It will be '0' if there is no transaction.
3.15	Amount of Failed Collection	-	Total value with transaction code 'GPC' and status 'RJCT'. It will be '0' if there is no transaction.
3.16	Amount of Pending Collection	-	Total value with transaction code 'GPC' and status 'PDNG'. It will be '0' if there is no transaction.
3.17	Placeholder	-	For future use.
3.18	Placeholder	-	For future use.
3.19	Placeholder	-	For future use.
3.20	Placeholder	-	For future use.
3.21	Placeholder	-	For future use.
3.22	Placeholder	-	For future use.
3.23	Placeholder	-	For future use.
3.24	Placeholder	-	For future use.

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2. APPENDIX A: SWIFT BIC OF PARTICIPATING BANKS

The latest list of participating banks is on ABS website: http://www.abs.org.sg/fast.php.

BANK NAME	BIC
Australia & New Zealand Banking Group	ANZBSGSXXXX
BNP Paribas	BNPASGSGXXX
Bank Of China Limited	BKCHSGSGXXX
The Bank Of Tokyo-Mitsubishi UFJ, Ltd	BOTKSGSXXXX
CIMB Bank Berhad	CIBBSGSGXXX
Citibank NA	CITISGSGXXX
Citibank Singapore Limited	CITISGSLXXX
Deutsche Bank AG	DEUTSGSGXXX
DBS Bank	DBSSSGSGXXX
HL Bank	HLBBSGSGXXX
HSBC (Corporate)	HSBCSGSGXXX
HSBC (Personal)	HSBCSGS2XXX
ICICI Bank Limited	ICICSGSGXXX
Industrial and Commercial Bank Of China Limited	ICBKSGSGXXX
Malayan Banking Berhad, Singapore Branch	MBBESGSGXXX
Malayan Singapore Limited	MBBESGS2XXX
Mizuho Bank Limited	MHCBSGSGXXX
Oversea-Chinese Banking Corpn Ltd	OCBCSGSGXXX
RHB Bank Berhad	RHBBSGSGXXX
Standard Chartered Bank (Singapore) Limited	SCBLSG22XXX
Sumitomo Mitsui Banking Corporation	SMBCSGSGXXX
United Overseas Bank Ltd	UOVBSGSGXXX
Sing Investments & Finance Limited	SIVFSGSG

3. APPENDIX B: COMMON PURPOSE CODES

This list of 46 purpose codes is commonly used to describe a payment or collection. There are 89 other less common purpose codes listed in Appendix C.

NO.	CODE	DESCRIPTION	NO.	CODE	DESCRIPTION
1	BEXP	Business Expenses	26	LOAN	Loan
2	BONU	Bonus Payment	27	MDCS	Medical Services
3	CBTV	Cable TV Bill	28	NITX	Net Income Tax
4	CCRD	Credit Card Payment	29	OTHR	Other
5	CHAR	Charity Payment	30	PHON	Telephone Bill
6	COLL	Collection Payment	31	PTXP	Property Tax
7	COMM	Commission	32	RDTX	Road Tax
8	CPKC	Carpark Charges	33	REBT	Rebate
9	CSDB	Cash Disbursement	34	REFU	Refund
10	DCRD	Debit Card Payment	35	RENT	Rent
11	DIVD	Dividend	36	SALA	Salary Payment
12	DNTS	Dental Services	37	STDY	Study
13	EDUC	Education	38	SUPP	Supplier Payment
14	FCPM	Payment of Fees & Charges	39	TAXS	Tax Payment
15	FWLV	Foreign Worker Levy	40	TBIL	Telco Bill
16	GDDS	Purchase Sale Of Goods	41	TCSC	Town Council Service Charges
17	GOVI	Government Insurance	42	TRAD	Trade Services
18	GSTX	Goods & Services Tax	43	TREA	Treasury Payment
19	HSPC	Hospital Care	44	TRPT	Transport
20	IHRP	Instalment Hire Purchase Agreement	45	UBIL	Utilities
21	INSU	Insurance Premium	46	WHLD	With Holding
22	INTC	Intra Company Payment			
23	INTE	Interest			
24	INVS	Investment & Securities			
25	IVPT	Invoice Payment			

4. APPENDIX C: OTHER PURPOSE CODES

This list of 89 purpose codes can be used when there is no appropriate code to describe a payment or collection in Appendix B.

NO.	CODE	DESCRIPTION	NO.	CODE	DESCRIPTION
1	ACCT	Account Management	26	CLPR	Car Loan Principal Repayment
2	OFEE	Opening Fee	27	CMDT	Commodity Transfer
3	TRFD	Trust Fund	28	COMC	Commercial Payment
4	VATX	Value Added Tax Payment	29	COMT	Consumer Third Party Consolidate Payment
5	ADVA	Advance Payment	30	COST	Costs
6	AGRT	Agricultural Transfer	31	CPYR	Copyright
7	AIRB	Air	32	CSLP	Company Social Loan Payment To Bank
8	ALLW	Allowance	33	CVCF	Convalescent Care facility
9	ALMY	Alimony Payment	34	DBTC	Debit Collection Payment
10	ANNI	Annuity	35	DEPT	Deposit
11	ANTS	Anaesthesia Services	36	DERI	Derivatives
12	AREN	Account Receivable Entry	37	DMEQ	Durable Medical Equipment
13	BBSC	Baby Bonus Scheme	38	ELEC	Electricity Bill
14	BECH	Child Benefit	39	ENRG	Energies
15	BENE	Unemployment Disability Benefit	40	ESTX	Estate Tax
16	BOCE	Back Office Conversion Entry	41	FERB	Ferry
17	BUSB	Bus	42	FREX	Foreign Exchange
18	CASH	Cash Management Transfer	43	GASB	Gas Bill
19	CBFF	Capital Building	44	GDSV	Purchase Sale Of Goods And Services
20	CDBL	Credit Card Bill	45	GOVT	Government Payment
21	CDCB	Credit Payment with Cashback	46	GSCB	Purchase Sale Of Goods And Service With Cash Back
22	CDCD	Cash Disbursement	47	HEDG	Hedging
23	CDOC	Original Credit	48	HLRP	Housing Loan Repayment
24	CDQC	Quasi Cash	49	HLTC	Home Health Care
25	CFEE	Cancellation Fee	50	HLTI	Health Insurance

NO.	CODE	DESCRIPTION	NO.	CODE	DESCRIPTION
51	HSTX	Housing Tax	79	RLWY	Railway
52	ICCP	Irrevocable Credit Card Payment	80	ROYA	Royalties
53	ICRF	Intermediate Care Facility	81	SAVG	Savings
54	IDCP	Irrevocable Debit Card Payment	82	SCVE	Purchase Sale of Services
55	INPC	Insurance Premium Car	83	SECU	Securities
56	LBRI	Labour Insurance	84	SSBE	Social Security Benefits
57	LICF	License Fee	85	SUBS	Subscription
58	LIFI	Life Insurance	86	TELI	Telephone-Initiated Transaction
59	LIMA	Liquidity Management	87	VIEW	Vision Care
60	LOAR	Loan Repayment	88	WEBI	Internet-Initiated Transaction
61	LTCF	Long Term Care Facility	89	WTER	Water Bill
62	MSVC	Multiple Service Type			
63	NETT	Netting			
64	NOWS	Not Otherwise Specified			
65	NWCH	Network Charge			
66	NWCM	Network Communication			
67	OTLC	Other Telecom Related Bill			
68	PADD	Preauthorised Debit			
69	PAYR	Payroll			
70	PENS	Pension Payment			
71	POPE	Point Of Purchase Entry			
72	PPTI	Property Insurance			
73	PRCP	Price Payment			
74	PRME	Precious Metal			
75	PTSP	Payment Terms			
76	RCKE	Re-presented Check Entry			
77	RCPT	Receipt Payment			
78	RINP	Recurring Instalment Payment			

5. APPENDIX D: TRANSACTION STATUS

STATUS CODE	DESCRIPTION	SCENARIO
ACTC	Transaction is successful	This is a good transaction where funds are transferred to the bank account

RJCT	Transaction is rejected	Transaction failed due to the following reasons:
		1. Bank account-related. 3 common reasons:
		    a. Account number is incorrect;
		    b. Account is closed; or
		    c. Funds cannot be credited.
		2. System failure
		3. Message format is incorrect

ACWC	Transaction is successful but with change in payment date	Transaction is sent to the bank at 11:59pm and the bank processes it after 12am the next day. The payment date is the next day from the transaction date in the message request
PDNG	Transaction is pending	Bank has not received the status from the clearing house. Please liaise with the bank to check the status the next working day.

6. APPENDIX E: TRANSACTION REJECTION REASON

The table describes the rejection reason for each reason code. Any error codes within A001- A010 is from the DBS External API gateway. The response for error codes (A001-A010) will be plain JSON, other error codes will be PGP encrypted and signed.

NO.	CODE	DESCRIPTION	NO.	CODE	DESCRIPTION
1	A001	Organisation ID is incorrect	27	I144	Proxy value format is incorrect
2	A002	Maximum transaction transmission is exceeded	28	I145	CAS Look-up Response is invalid
3	A004	Security credential is incorrect	29	I143	Proxy value is not a valid proxy
4	A005	Transaction has timed out	30	I201	Validation error
5	A006	Gateway System Error	31	I202	Validation error
6	I999	Validation error	32	I203	Validation error
7	I100	Country is incorrect	33	I204	Validation error
8	I101	Product type is incorrect	34	9000	Validation error
9	I001	Mandatory information is missing	35	OC01	Validation error
10	I002	Field type is incorrect	36	OC02	Message ID is duplicate
11	I003	Field length is incorrect	37	OC03	Transaction limit is exceeded
12	I005	Beneficiary email is invalid	38	OC04	SWIFT BIC is incorrect
13	I102	Organisation ID is incorrect	39	OC05	System error
14	I113	No subscription for API service	40	OC20	System error
15	I112	Message ID is duplicate	41	OD01	Validation error
16	I103	Transaction is duplicate	42	OD02	Message ID is duplicate
17	I104	You are not subscribed to the API service	43	OD03	Transaction limit is exceeded
18	I105	You are not subscribed to the API service	44	OD04	SWIFT BIC of your payer/payee is incorrect
19	I111	Value date is not current date	45	OD05	System error
20	I106	Currency is incorrect	46	OD06	Amount is invalid
21	I110	SWIFT BIC of your payer/payee is incorrect	47	OD07	System error
22	I109	Your SWIFT BIC is incorrect	48	OD08	System error
23	I107	Amount is invalid	49	OD09	System error
24	I108	Amount is invalid	50	OD10	System error
25	I141	Extra fields included in the JSON Request	51	OD11	System error
26	I142	Proxy type is not in the allowable list	52	OD12	System error

NO.	CODE	DESCRIPTION	NO.	CODE	DESCRIPTION
53	OD13	System error	83	S021	System error
54	OD14	System error	84	S022	System error
55	OD15	System error	85	S504	System error
56	OD16	System error	86	S510	System error
57	OD17	System error	87	S515	System error
58	OD18	System error	88	S150	System error
59	OD19	System error	89	S254	Currency is incorrect
60	OD20	System error	90	S353	System error
61	OD21	System error	91	S427	Amount is invalid
62	OD22	System error	92	S520	System error
63	OD23	System error	93	S700	There is no DDA
64	OD24	System error	94	S701	DDA is terminated
65	OD25	System error	95	S702	DDA is terminated
66	OD26	System error	96	S703	Amount exceeded payment limit
67	OD27	System error	97	S801	Validation has error
68	OD28	System error	98	S992	Duplicate message ID
69	OD30	System error	99	S994	System error
70	OD99	System error	100	2002	System error
71	0999	System error	101	2003	System error
72	0530	System error	102	2004	System error
73	S157	Daily limit is exceeded	103	2005	System error
74	S771	System error	104	2006	System error
75	S997	System error	105	2007	System error
76	S998	System error	106	2008	System error
77	S002	Account number is incorrect	107	2009	System error
78	S003	Account number is incorrect	108	4021	Request time out
79	S004	Other reason	109	802	Proxy type is not valid on CAS
80	S007	Other reason	110	801	Proxy is not registered on CAS
81	S008	Account is closed	111	602	Message Validation Failure
82	S012	Other reason	112	809	Proxy has no active Registrations

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NO.	CODE	DESCRIPTION	NO.	CODE	DESCRIPTION
113	730	Requestor type is invalid	117	2033	System error
114	2010	System error	118	2062	System error
115	2038	System error	119	A003	Invalid Request
116	2012	System error			

This list of rejection codes is from the FAST clearing house or. Transactions will be rejected with the error code '**9910'** or '**9912'** during the participating bank's scheduled system.

NO.	CODE	DESCRIPTION	NO.	CODE	DESCRIPTION
1	9902	System error	23	9950	Your SWIFT BIC is incorrect
2	9903	Currency is incorrect	24	9951	DDA reference is blank
3	9904	Date is not current date	25	9956	System error
4	9905	Your SWIFT BIC is incorrect	26	9957	System error
5	9906	Amount is invalid	27	9958	System error
6	9908	SWIFT BIC of your payer/payee is incorrect	28	9960	System error
7	9909	System error	29	9961	System error
8	9910	System error	30	9962	System error
9	9912	System error	31	9963	System error
10	9913	Message ID is duplicate	32	9964	SWIFT BIC of your payer/payee is incorrect
11	9931	System error	33	9965	Purpose code is incorrect
12	9933	System error	34	9966	System error
13	9934	System error	35	9967	System error
14	9940	System error	36	9991	Subsystem error
15	9941	System error			
16	9942	System error			
17	9943	System error			
18	9944	System error			
19	9945	System error			
20	9946	System error			
21	9947	System error			
22	9948	System error			

This list of rejection codes is account-related and rejection from the FAST participating banks.

NO.	CODE	DESCRIPTION	NO.	CODE	DESCRIPTION
1	1010	Payer/payee account is incorrect	30	1205	Other reason
2	1041	DDA has been terminated	31	1206	Amount is invalid
3	1042	Your corporate account is incorrect	32	1207	Amount exceeded payment limit
4	1051	Refer to your payer/payee	33	1208	Currency is incorrect
5	1070	Purpose code is incorrect	34	1209	Refer to your payer/payee
6	1074	Message ID is duplicate	35	1211	Amount is invalid
7	1100	Other reason	36	1212	Amount is invalid
8	1101	Other reason	37	1213	Amount is invalid
9	1102	Other reason	38	1214	Other reason
10	1106	Other reason	39	1215	Other reason
11	1107	Other reason	40	1216	Other reason
12	1114	Payer/payee account is incorrect	41	1217	Other reason
13	1160	Payer/payee account is closed	42	1218	Other reason
14	1161	Refer to your payer/payee	43	1219	Cancelled by payer/payee
15	1162	Unmatched receiving party name	44	1237	DDA expired
16	1163	Other reason	45	1238	Other reason
17	1164	Other reason	46	1239	Other reason
18	1165	Currency is incorrect	47	1242	Other reason
19	1166	Other reason	48	1243	There is no DDA
20	1168	Other reason	49	1245	Other reason
21	1169	Refer to your payer/payee	50	1248	Other reason
22	1170	Refer to your payer/payee	51	1251	Other reason
23	1171	Payer/payee name is blank	52	1252	Duplicate DDA
24	1172	Refer to your payer/payee	53	1253	Other reason
25	1181	Message ID is duplicate	54	1255	Currency is incorrect
26	1200	Payer/payee account is incorrect	55	1257	Other reason
27	1201	Payer/payee account is closed	56	1258	Other reason
28	1202	Refer to your payer/payee	57	1259	Other reason
29	1203	Other reason	58	1260	Other reason
59	1261	Other reason	61	1267	Other reason
60	1262	SWIFT BIC is incorrect	62	1909	System error

7. APPENDIX F: REPORT EXCLUSION

The transactions with the following error codes will not be included in the reconciliation report.

CODE	ERROR DESCRIPTION	SCENARIO
I001	Missing Mandatory Information	Message is not complete and has missing information
I002	Field type is incorrect	The field type does not conform to the specifications.
I003	Field length is incorrect	The field length does not conform to the specifications.
I005	Beneficiary email is invalid	The payment detail (paymentDetails) client reference (clientReferences) or invoice details (invoiceDetails) do not conform to the field type or length for mode=EMAL.
I100	Country is incorrect	Country code (bankCtryCode) is not 'SG'
I101	Product type is incorrect	You are not subscribed to the banking service.
I102	Organisation ID is incorrect	orgId is incorrect
I103	Transaction is duplicate	The transaction is a duplicate because the customer reference (customerReference) is the same as another transaction.
I104	You are not subscribed to the API service	You are not subscribed to the banking service
I112	Message ID is duplicate	The transaction is a duplicate because the same message ID (msgId) is used for another transaction.
I113	No subscription for API service	You are not subscribed to the banking service.